

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Keessen, Elizabeth A	§	Case No. 09 B 37751
		§	
	Debtor	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 10/09/2009.

2) The plan was confirmed on 12/10/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/22/2011 and 09/16/2010.

5) The case was dismissed on 10/20/2011.

6) Number of months from filing or conversion to last payment: 23.

7) Number of months case was pending: 26.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$9,327.93.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,613.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$8,613.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,609.32
Court Costs	\$0
Trustee Expenses & Compensation	\$476.84
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$2,086.16

Attorney fees paid and disclosed by debtor \$1,317.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Santander Consumer USA	Secured	NA	\$0	\$0	\$0	\$0
Santander Consumer USA	Secured	\$15,659.00	\$15,649.78	\$15,649.78	\$6,526.84	\$0
Affinity Cash Loans	Unsecured	\$2,484.00	\$1,390.40	\$1,390.40	\$0	\$0
All Credit Lenders	Unsecured	\$4,400.00	\$1,794.64	\$1,794.64	\$0	\$0
American General Finance	Unsecured	\$5,519.44	\$5,519.29	\$5,519.29	\$0	\$0
American General Finance	Unsecured	\$5,519.44	NA	NA	\$0	\$0
Armor Systems Corporation	Unsecured	\$2,933.00	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$578.00	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Cda/Pontiac	Unsecured	\$757.00	\$757.20	\$757.20	\$0	\$0
Citi Auto	Unsecured	\$0	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$120.00	\$146.40	\$146.40	\$0	\$0
Comcast	Unsecured	\$671.00	NA	NA	\$0	\$0
Credit Management Co.	Unsecured	\$104.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$592.00	NA	NA	\$0	\$0
Fiat Financial Money Center	Unsecured	\$1,100.00	NA	NA	\$0	\$0
Figi's	Unsecured	\$0	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
First Premier	Unsecured	\$280.00	NA	NA	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
Ginny's	Unsecured	\$288.00	\$288.47	\$288.47	\$0	\$0
Illinois Bell Telephone Company	Unsecured	NA	\$158.35	\$158.35	\$0	\$0
Illinois Collection Service	Unsecured	\$600.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$173.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$321.00	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$462.00	\$462.15	\$462.15	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$768.00	\$572.95	\$572.95	\$0	\$0
Little Company Of Mary Hospital	Unsecured	\$47.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$1,142.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$352.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$1,238.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Monroe & Main	Unsecured	\$375.00	\$375.64	\$375.64	\$0	\$0
Nicor Gas	Unsecured	\$1,010.00	NA	NA	\$0	\$0
Northwest	Unsecured	\$1,530.00	NA	NA	\$0	\$0
Nuvell Credit Company LLC	Unsecured	\$0	NA	NA	\$0	\$0
Penn Credit Corp	Unsecured	\$147.00	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$271.00	\$379.94	\$379.94	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$857.00	\$747.47	\$747.47	\$0	\$0
Professional Account Management	Unsecured	\$289.00	NA	NA	\$0	\$0
Publishers Clearing House	Unsecured	\$132.00	NA	NA	\$0	\$0
Richard Powers	Unsecured	\$83.00	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$378.00	\$427.86	\$427.86	\$0	\$0
Rush Surgical Center Partner	Unsecured	\$893.00	NA	NA	\$0	\$0
Spiegel	Unsecured	\$0	NA	NA	\$0	\$0
Superior Mgt.	Unsecured	\$998.00	NA	NA	\$0	\$0
United States Dept Of Education	Unsecured	\$0	NA	NA	\$0	\$0
University Anesthesiologists	Unsecured	\$47.00	\$3,192.00	\$3,192.00	\$0	\$0
World Financial Network National B;	Unsecured	\$0	NA	NA	\$0	\$0
Zenith Acquisition	Unsecured	\$462.00	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$15,649.78	\$6,526.84	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$15,649.78	\$6,526.84	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$16,212.76	\$0	\$0

**Disbursements:**

Expenses of Administration	\$2,086.16	
Disbursements to Creditors	\$6,526.84	
<b>TOTAL DISBURSEMENTS:</b>		\$8,613.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: December 30, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.